

United States Bankruptcy Court

NORTH DAKOTA BANKRUPTCY COURT

Case No. 07-31113

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Reynold Derda 387 15th St. W PMB # 119 Dickinson, ND 58601	Susan L Derda 5648 Colby Court Olympia, WA 98501
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Social Security No.:

xxx-xx-4091	xxx-xx-5485
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Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/18/08

/s/ William A. Hill
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS
 Bankruptcy Noticing Center
 2525 Network Place, 3rd Floor
 Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0868-3
 Case: 07-31113

User: cag
 Form ID: b18

Page 1 of 1
 Total Served: 16

Date Rcvd: Mar 18, 2008

The following entities were served by first class mail on Mar 20, 2008.

db	+Michael Reynold Derda, 387 15th St. W PMB # 119, Dickinson, ND 58601-3017
jdb	+Susan L Derda, 5648 Colby Court, Olympia, WA 98501-9130
701792	AAA, P.O. Box 15726, Wilmington, DE 19886-5726
701793	At & T Universal Card, P.O. Box 688913, Des Moines, IA 50368-8913
701794	+Capital Management Services, Inc., 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
701795	+Citi Cards, Processing Center, Des Moines, IA 50363-0001
701796	+DCI Credit Services, Inc., Drawer 1347, Dickinson, ND 58602-1347
701798	Discover Financial Services LLC, P.O. Box 3025, New Albany, OH 43054-3025
701800	MDU, P.O. Box 5600, Bismarck, ND 58506-5600
701799	+Madigan Medical SOS Accts. Office, Attn: MCHJ-PD-MSA, Madigan Army Medical Center, Tacoma, WA 98431-0001
701802	University Medical Center, P.O. Box 24366, Seattle, WA 98124-0366
701803	Wells Fargo, P.O. Box 54180, Los Angeles, CA 90054-0180
701804	Wells Fargo Card Services, P.O. Box 6412, Carol Stream, IL 60197-6412
701805	+Wells Fargo Ed Fin Svc, 301 E 58th St N, Sioux Falls, SD 57104-0422

The following entities were served by electronic transmission on Mar 18, 2008.

701797	EDI: DISCOVER.COM Mar 18 2008 16:25:00 Discover, P.O. Box 30395, Salt Lake City, UT 84130-0395
701801	EDI: CBSAAFES.COM Mar 18 2008 16:25:00 Military Star, P.O. Box 78731, Phoenix, AZ 85062-8731
701804	EDI: WFFC.COM Mar 18 2008 16:25:00 Wells Fargo Card Services, P.O. Box 6412, Carol Stream, IL 60197-6412
701805	+EDI: WFFC.COM Mar 18 2008 16:25:00 Wells Fargo Ed Fin Svc, 301 E 58th St N, Sioux Falls, SD 57104-0422

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2008

Signature:

